

**Information to identify the case:**

Debtor 1	<b>Samuel I. Weisbeker</b>	Social Security number or ITIN	<b>xxx-xx-0517</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Jill Weisbeker</b>	Social Security number or ITIN	<b>xxx-xx-2214</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-20296-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Samuel I. Weisbeker

Jill Weisbeker

5/30/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Samuel I. Weisbeker  
Jill Weisbeker  
DebtorsCase No. 14-20296-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 31

Date Rcvd: May 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2019.

db/jdb  
cr +Samuel I. Weisbeker, Jill Weisbeker, 508 Gill Hall Road, Jefferson Hills, PA 15025-3230  
+Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000,  
Southfield, MI 48034-8331

13784897 +Bill Me Later, Box 1022, Wixom, MI 48393-1022  
13784901 +Chase, Box 469030, Denver, CO 80246-9030  
13786080 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331  
13784903 +Credit Acceptance Corp, Box 551888, Detroit, MI 48255-1888  
13784904 +DNA Health Systems, 120 Village Dr, Greensburg, PA 15601-3787  
13784906 +HSBC Card Services, Box 85619, Richmond, VA 23285-5619  
13784910 +KML Law Group, 701 Market St, Suite 5000, Philadelphia, PA 19106-1541  
13784911 +Orchard Bank, Box 71104, Charlotte, NC 28272-1104  
13784912 +Patient first, 5000 Cox Rd, Glen Allen, VA 23060-9271

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 31 2019 03:07:31 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM May 31 2019 06:43:00 Capital One Auto Finance c/o Ascension Capital Gro,  
P.O. Box 201347, Arlington, TX 76006-1347

cr +EDI: AIS.COM May 31 2019 06:43:00 Verizon by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

13805171 EDI: GMACFS.COM May 31 2019 06:43:00 Ally Bank serviced by Ally Servicing LLC,  
PO Box 130424, Roseville, MN 55113-0004

13790055 EDI: AIS.COM May 31 2019 06:43:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848

13840501 EDI: AIS.COM May 31 2019 06:43:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838

13784898 +EDI: CAPITALONE.COM May 31 2019 06:43:00 Capital One, Box 30285,  
Salt Lake City, UT 84130-0285

13784899 +EDI: CAPITALONE.COM May 31 2019 06:43:00 Capital One, Box 70884,  
Charlotte, NC 28272-0884

13784900 +EDI: CAPONEAUTO.COM May 31 2019 06:43:00 Capital One Auto, Box 60511,  
City of Industry, CA 91716-0511

13789989 +EDI: AIS.COM May 31 2019 06:43:00 Capital One Auto Finance c/o AIS,  
Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

13851563 EDI: CAPITALONE.COM May 31 2019 06:43:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083

13784902 +EDI: CHASE.COM May 31 2019 06:43:00 Chase Visa, Box 125548, Wilmington, DE 19886-0001

13784905 +EDI: RMSC.COM May 31 2019 06:43:00 GE Capital Retail Bank, Box 960061,  
Orlando, FL 32896-0061

13784907 +EDI: HFC.COM May 31 2019 06:43:00 HSBC Mastercard, Box 5241,  
Carol Stream, IL 60197-5241

13784908 +EDI: HFC.COM May 31 2019 06:43:00 HSBC Mortgage Services, Box 8873,  
Virginia Beach, VA 23450-8873

13784909 +EDI: IIC9.COM May 31 2019 06:43:00 IC Systems, Box 64378, Saint Paul, MN 55164-0378

13872134 EDI: PRA.COM May 31 2019 06:43:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

13784913 EDI: NEXTEL.COM May 31 2019 06:43:00 Sprint, Box 4191, Carol Stream, IL 60197

13784914 EDI: AISTMBL.COM May 31 2019 06:43:00 T Mobile, Box 37380, Albuquerque, NM 87176

13784915 +EDI: VERIZONCOMB.COM May 31 2019 06:43:00 Verizon Wireless, Box 49,  
Lakeland, FL 33802-0049

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Capital One Auto Finance  
cr HSBC Bank USA, National Association as Trustee for  
cr HSBC Bank USA, National Association as trustee for  
cr JPMORGAN CHASE BANK, N.A.

TOTALS: 4, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: lfin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 31

Date Rcvd: May 30, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor HSBC Bank USA, National Association as trustee for  
MASTR Reperforming Loan Trust 2005-1 andygornall@latouflawfirm.com  
Brad L. Hamric on behalf of Joint Debtor Jill Weisbeker hamriclaw@comcast.net  
Brad L. Hamric on behalf of Debtor Samuel I. Weisbeker hamriclaw@comcast.net  
James Warmbrodt on behalf of Creditor HSBC Bank USA, National Association as Trustee for  
MASTR Reperforming Loan Trust 2005-1 Mortgage Pass-Through Certificates bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor HSBC Bank USA, National Association as trustee for  
MASTR Reperforming Loan Trust 2005-1 bkgroup@kmlawgroup.com  
Martin A. Mooney on behalf of Creditor Capital One Auto Finance ahight@schillerknapp.com,  
kcollins@schillerknapp.com;tshariff@schillerknapp.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com  
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9